



BAC BANK, INC.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	2007		2008		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	31,885,835.56	38,313,456.00	21,511,474.48	38,941,259.75	21,939,114.96
Depósitos Internos en Bancos	1,761,054.38	815,908.51	1,276,447.72	3,046,133.72	3,583,719.25
A la Vista	1,761,054.38	815,908.51	1,276,447.72	3,046,133.72	3,583,719.25
A Plazo	0.00	0.00	0.00	0.00	0.00
Depósitos Externos en Bancos	30,124,781.18	37,497,547.49	20,235,026.76	35,895,126.03	18,355,395.71
A la Vista	14,213,317.34	13,722,547.49	6,735,026.76	1,480,137.55	10,855,395.71
A Plazo	15,911,463.84	23,775,000.00	13,500,000.00	34,414,988.48	7,500,000.00
Otros	0.00	0.00	0.00	0.00	0.00
CARTERA CREDITICIA NETA	112,486,630.34	109,418,960.00	128,434,856.58	124,000,157.91	135,358,799.20
Interna	0.00	0.00	0.00	0.00	0.00
Externa	113,327,614.61	111,088,690.00	129,680,506.58	125,740,126.91	137,575,893.20
Menos Provisiones	840,984.27	1,669,730.00	1,245,650.00	1,739,969.00	2,217,094.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	840,984.27	1,669,730.00	1,245,650.00	1,739,969.00	2,217,094.00
INVERSIONES EN VALORES NETA	3,296,499.62	1,796,117.00	15,161,250.00	2,857,584.50	12,228,161.45
Internas	0.00	0.00	0.00	0.00	0.00
Externas	3,296,499.62	1,796,117.00	15,161,250.00	2,857,584.50	12,228,161.45
Menos Provisiones	0.00	0.00	0.00	0.00	0.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	1,183,407.48	1,127,584.00	1,046,721.52	1,579,597.36	2,818,556.13
Internos	261,729.33	308,839.58	282,766.72	270,385.24	252,673.40



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Externos	921,678.15	818,744.42	763,954.80	1,309,212.12	2,565,882.73
ACTIVO TOTAL NETO	148,852,373.00	150,656,117.00	166,154,302.58	167,378,599.52	172,344,631.74
DEPOSITOS	128,125,343.73	134,056,088.00	148,686,633.52	149,717,846.51	154,300,418.81
Internos	0.00	0.00	0.00	0.00	0.00
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
De Ahorros	0.00	0.00	0.00	0.00	0.00
De Bancos	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
Externos	128,125,343.73	134,056,088.00	148,686,633.52	149,717,846.51	154,300,418.81
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	127,625,343.73	129,056,088.00	148,686,633.52	149,717,846.51	154,300,418.81
A la Vista	35,467,846.79	35,732,120.00	36,733,533.72	39,501,388.35	38,922,310.58
A Plazo	92,157,496.94	93,323,968.00	106,975,450.86	103,523,011.27	108,922,424.47
De Ahorros	0.00	0.00	4,977,648.94	6,693,446.89	6,455,683.76
De Bancos	500,000.00	5,000,000.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	500,000.00	5,000,000.00	0.00	0.00	0.00
OBLIGACIONES	2,000,000.00	0.00	0.00	0.00	0.00
Internas	0.00	0.00	0.00	0.00	0.00
Externas	2,000,000.00	0.00	0.00	0.00	0.00



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OTROS PASIVOS	3,280,059.11	1,558,100.00	1,706,271.80	1,869,899.35	2,156,836.17
Internos	13,565.45	18,456.39	17,939.92	8,033.62	20,755.69
Externos	3,266,493.66	1,539,643.61	1,688,331.88	1,861,865.73	2,136,080.48
PATRIMONIO	15,446,970.00	15,041,929.00	15,761,397.26	15,790,853.66	15,887,376.76
Capital	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00
Reservas de Capital	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	5,447,173.09	5,042,021.00	5,779,514.51	5,810,479.69	5,924,419.62
Gan/Perd en Inv. Dis. para la Venta	-203.09	-92.00	-18,117.25	-19,626.03	-37,042.86
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	148,852,372.84	150,656,117.00	166,154,302.58	167,378,599.52	172,344,631.74